B1 (Official Form 1) (04/13)				
United States Bankrupto		VOLUNTARY PETEI	ION	
HENRY RONALD.	Name of Joint Debtor (Spouse) (Last, First, Middle):			
Name of Debtor (if individual, enter Last, First, Middle): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
NIA				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) (if more than one, state all):	Last four digits of So (if more than one, sta	c. Sec. or Individual-Taxpayer I.D. (ITI te all):	N)/Complete EIN	
Street Address of Debtor (No. and Street, City, and State):		Street Address of Joint Debtor (No. and Street, City, and State):		
287 Franklin Avenue	11205			
	ZIP CODE	ZIP CODE		
	IUGS	County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):		Mailing Address of J	oint Debtor (if different from street add	ress):
			_	
· · · · · · · · · · · · · · · · · · ·	ZIP CODE			IP CODE
Location of Principal Assets of Business Debtor (if different from				IP CODE
Type of Debtor (Form of Organization) (Check one box.)	Nature of (Check one box.)	Business	Chapter of Bankruptcy Code the Petition is Filed (Chec	ck one box.)
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Busi Single Asset Rea 11 U.S.C. § 101(Raiiroad Stockbroker Commodity Brok	l Estate as defined in 51B)	Chapter 9 Reco Chapter 11 Main Chapter 12 Chapter 12 Chapter 13 Reco	ter 15 Petition for gnition of a Foreign Proceeding ter 15 Petition for gnition of a Foreign main Proceeding
	☐ Other		N. CD.L	
Chapter 15 Debtors Country of debtor's center of main interests:	Tax-Exem (Check box, if		Nature of Debt (Check one box	<u>) </u>
Each country in which a foreign proceeding by, regarding, or Under title 26 of		kempt organization he United States al Revenue Code).	Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."	Debts are primarily business debts.
Filing Fee (Check one box.)	<u> </u>		Chapter 11 Debtors	
Full Filing Fee attached.	Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).			
Filing Fee to be paid in installments (applicable to indivisigned application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b).	Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustmen			
Filing Fee waiver requested (applicable to chapter 7 indiattach signed application for the court's consideration.			d every three years thereafter).	-
		le boxes: g filed with this petition. If the plan were solicited prepetition from accordance with 11 U.S.C. § 1126(b).	m one or more classes	
Statistical/Administrative Information THIS SPACE IS FOR				
Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				
Estimated Number of Creditors	- 5,001- 1	10,001- 25,001- 25,000 50,000	50,001- Over	NACKA STRICT OF RUPTEY OF RUPTEY
Estimated Assets	0,001 \$10,000,001 \$ to \$50 t			00%7 00%7
Estimated Liabilities	0,001 \$10,000,001 5 to \$50	\$50,000,001 \$100,00 to \$100 to \$500 million million		

B1 (Official Form 1)) (04/13)		Page 2
Voluntary Petition	n	Name of Debtor(s):	
(This page must be	e completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8.	V (If than two attach additional sher	••)
Location Nhora Filed:	All Prior Bankruptcy Cases rued within Lasto.	Case Number:	Date Filed: 7-14-2015
Where Filed: Location Where Filed:	*DOKTYN NEW COSTS 11201	Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner, or Aft		
Name of Debtor:		Case Number:	Date Filed:
District: EOSTE	ANDISTRICT GNEW YORK	Relationship:	Judge:
10Q) with the Sec of the Securities Ex	Exhibit A I if debtor is required to file periodic reports (e.g., forms 10K and curities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.) Is attached and made a part of this petition.	whose debts are primarily I, the attorney for the petitioner named in the informed the petitioner that [he or she] may of title 11, United States Code, and have expected chapter. I further certify that I have deliby 11 U.S.C. § 342(b).	tor is an individual by consumer debts.) e foregoing petition, declare that I have proceed under chapter 7, 11, 12, or 13 replained the relief available under each
		Signature of Attorney for Decoupy	(Date)
·	Exhib wn or have possession of any property that poses or is alleged to pose whibit C is attached and made a part of this petition.		ublic health or safety?
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.			
Æ	Information Regarding (Check any app Check any app Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 day	plicable box.) c of business, or principal assets in this District	t for 180 days immediately
	70 1 77		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
(Name of landlord that obtained judgment)			
	·	(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and		
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).			

R1 (C	Official Form 1) (04/13)	Page 3
_	untary Petition	Name of Debtor(s):
	is page must be completed and filed in every case.)	
		tures
	Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
and	clare under penalty of perjury that the information provided in this petition is true correct. petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
cho	sen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	(Check only one box.)
	3 of title 11, United States Code, understand the relief available under each such	
[If:	pter, and choose to proceed under chapter 7. no attorney represents me and no bankruptcy petition preparer signs the petition] I e obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
	equest relief in accordance with the chapter of title 11, United States Code, cified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
	Lonall H	v
x x	Signature of Debtor	(Signature of Foreign Representative)
^	Signature of Joint Debtor	(Printed Name of Foreign Representative)
	Telephone Number (if not represented by attorney)	
ı	211 281-2798	Date
\vdash	Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
1	Signature of the state of the s	
X	Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have
1		provided the debtor with a copy of this document and the notices and information
	Printed Name of Attorney for Debtor(s)	required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum
	Firm Name	fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
1	Address	
	Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
1	Date	Social-Security number (If the bankruptcy petition preparer is not an individual,
cer	a case in which § 707(b)(4)(D) applies, this signature also constitutes a tiffication that the attorney has no knowledge after an inquiry that the information the schedules is incorrect.	state the Social-Security number of the officer, principal, responsible person of partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
-	Signature of Debtor (Corporation/Partnership)	
1.4	eclare under penalty of perjury that the information provided in this petition is true	Address
and	d correct, and that I have been authorized to file this petition on behalf of the	
det	ptor.	x
	e debtor requests the relief in accordance with the chapter of title 11, United States de, specified in this petition.	Signature
x	Oleman CA de la LAZ di Idad	Date
	Signature of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or
	Printed Name of Authorized Individual	partner whose Social-Security number is provided above.
	Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted
	Date	in preparing this document unless the bankruptcy petition preparer is not ar individual.
		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment of both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts; (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

<u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT

In re KONALD HEURY Debtor	Case No.
	Chapter 13
	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE
Certification of [Non-Attorney] I, the [non-attorney] bankruptcy petition preparer signing the attached notice, as required by § 342(b) of the Bankruptcy Code.	Bankruptcy Petition Preparer le debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	by 11 U.S.C. § 110.)
I (We), the debtor(s), affirm that I (we) have received and re	of the Debtor ead the attached notice, as required by § 342(b) of the Bankruptcy
Printed Name(s) of Debtor(s)	X X Sprall 7-14-2015 Signature of Debtor Date
Case No. (if known)	XSignature of Joint Debtor (if any) Date

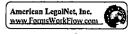
Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

DEBTOR(S): \Q O \C	IALD HED	RU	CASE NO.:
Pursuant to Local Ba concerning Related Cases, to			other petitioner) hereby makes the following disclosure and belief:
was pending at any time with are spouses or ex-spouses; (iii (v) are a partnership and one	in eight years before the filin) are affiliates, as defined in e or more of its general part hin 180 days of the commend	g of the new pe 11 U.S.C. § 101 ners; (vi) are pa cement of either	LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the earlier case tition, and the debtors in such cases: (i) are the same; (i (2); (iv) are general partners in the same partnership; artnerships which share one or more common general r of the Related Cases had, an interest in property that 1(a).]
⊌NO RELATED CASE IS P	ENDING OR HAS BEEN P	ENDING AT A	NY TIME.
☐ THE FOLLOWING REL	ATED CASE(S) IS PENDING	G OR HAS BE	EN PENDING:
1. CASE NO.:	JUDGE:	n	DISTRICT/DIVISION:
CASE STILL PENDING (Y/	N): [<i>If closed</i>] Date	e of closing:	
CURRENT STATUS OF RE	LATED CASE:(Discharg	ged/awaiting dis	scharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASI	ES ARE RELATED (Refer to	NOTE ab ove):	
	•		L PROPERTY") WHICH WAS ALSO LISTED IN
2. CASE NO.:	JUDGE:		DISTRICT/DIVISION:
CASE STILL PENDING (Y/	N): [If closed] Date	e of closing:	
CURRENT STATUS OF RE	· · · · · · · · · · · · · · · · · · ·	ged/awaiting di	scharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASE	ES ARE RELATED (Refer to	NOTE above):	
REAL PROPERTY LISTED IN SCHEDULE "A" OF RE		•	PROPERTY") WHICH WAS ALSO LISTED
	······		



DISCLOSURE OF RELATED CASES (cont'd)

3. CASE NO.:	JUDGE:	DISTRICT/DIVISION:
CASE STILL PENDING (Y/N): [If closed] Date	te of closing:
CURRENT STATUS OF I	RELATE D CASE:(Dischar	rged/awaiting discharge, confirmed, dismissed, etc.)
	(Distilat	gewarranting disentings, comments, disenting the
MANNER IN WHICH CA	SES ARE RELATED (Refer t	o NOTE above):
		E "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED
NOTE: Pursuant to 11 U.S not be eligible to be debtor	.C. § 109(g), certain individual	is who have had prior cases dismissed within the preceding 180 days may required to file a statement in support of his/her eligibility to file.
	DEBTOR/PETITIONER'S A	York (Y/N):
CERTIFICATION (to be	signed by pro se debtor/petitic	oner or debtor/petitioner's attorney, as applicable):
I certify under penalty of penalty of penalty as indicated elsewh		aptcy case is not related to any case now pending or pending at any time,
Signature of Debtor's Att	orney	Signature of Pro Se Debtot/Petitioner 37 Noth St. Mailing Address of Debtor/Petitioner City, State, Zip Code 34 581-3626 Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

<u>NOTE</u>: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

USBC-17

Rev 8/11/2009



Case 1-15-43214-nhl Doc 1 Filed 07/14/15 Entered 07/14/15 13:40:40

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

RONALD HENRY	x
In Re:	
	Case No.
,	Chapter (3
Debtor(s)	·X
VERIFICATION OF CREDIT	OR MATRIX/LIST OF CREDITORS
	·
	or attorney for the debtor(s) hereby verifies that ed herein is true and correct to the best of his or her
Dated: 7-14-2015	Debtor
	Joint Debtor
	Attorney for Debtor

Case 1-15-43214-nhl Doc 1 Filed 07/14/15 Entered 07/14/15 13:40:40

List of Creditor

ONEWEST BANK FSB 888 EAST WALNUT Street PASADENA, CA 91101